

Information to identify the case:

Debtor 1	<u>Douglas R Angel</u>	Social Security number or ITIN	xxx-xx-6563
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Victoria L Angel</u>	Social Security number or ITIN	xxx-xx-4950
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-14524-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Douglas R Angel

Victoria L Angel
aka Victoria L Culver-Angel, fka Victoria L
Culver, fka Victoria L Redwonski

7/13/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Douglas R Angel
 Victoria L Angel
 Debtors

Case No. 18-14524-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 53

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db/jdb
 517375570 +Douglas R Angel, Victoria L Angel, 56 Victoria Ave, Hamilton, NJ 08610-4135
 517375572 +ARS Account Res, 1801 NW 66th Ave Ste 200, Fort Lauderdale, FL 33313-4571
 517375573 +CBE Group, POB 2635, Waterloo, IA 50704-2635
 517375574 +Chase, POB 24696, Columbus, OH 43224-0696
 517415508 +Chase - Shell, POB 183018, Columbus, OH 43218-3018
 517375578 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517375578 +Eichenbaum & Stylianou, re: RAB Performance (dc 1147-00), 10 Forest Ave,
 Paramus, NJ 07652-5238
 517375579 +FBCS, 2200 Byberry Rd Ste 120, Hatboro, PA 19040-3739
 517375581 ++GOLD KEY CREDIT INC, PO BOX 15670, BROOKSVILLE FL 34604-0122
 (address filed with court: Gold Key Credit Inc, 625 US Hwy 1, Ste 105, Key West, FL 33040)
 517375582 +Hayy Hayt & Landau, Direct Merchants v Culver DC 3885-02, POB 500,
 Eatontown, NJ 07724-0500
 517375585 +Law Office of Carl Zapffe, re: Security Credit v Angel, 7 Francis Lane,
 Chester, NJ 07930-2806
 517375594 +Monterey Collections, 4095 Avenida De L Costa, Oceanside, CA 92056-5802
 517375595 NCO financial, re: Hamilton Emer Phys, POB 41418, Philadelphia, PA 19101
 517375597 +Nudelman, Klemm Y Golub, re: Security Credit Services, 425 eagle Rock Ave, Ste 403,
 Roseland, NJ 07068-1717
 517375598 Portfolio Recovery Srvc, 120 Corp Blvd, Ste 100, Norfolk, VA 23502
 517375602 +Pressler & Pressler, Re : Midland (DC 13903-10), 7 Entin Rd, Parsippany, NJ 07054-5020
 517375601 +Pressler & Pressler, Re : Midland (DC 7869-14), 7 Entin Rd, Parsippany, NJ 07054-5020
 517375599 +Pressler & Pressler, Re : Midland (L3004-12), 7 Entin Rd, Parsippany, NJ 07054-5020
 517375600 +Pressler & Pressler, Re : Midland (VJ 3449-15), 7 Entin Rd, Parsippany, NJ 07054-5020
 517532658 RAC Trust, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 517375603 +RMA Inc, 2420 Sweet Home Rd, Ste 150, Buffalo, NY 14228-2244
 517375604 +Selip & Stylianou, RAB Performance (dc 1147-00), POB 9004, Woodbury, NY 11797-9004
 517375605 +Specialized Loan Servicing, 8742 Lucent Blvd, Ste 300, Littleton, CO 80129-2386
 517375610 +The Hamilton Collection, 9204 Center for the Arts Drive, Niles, IL 60714-1387
 517375612 +United Collections Bureau, re: Citi Mastercard, 5620 SOUTHWYCK blvd ste 206,
 Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2018 23:35:51 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 13 2018 23:35:46 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517375571 +EDI: CAPITALONE.COM Jul 14 2018 03:13:00 Capital One, POB 30281,
 Salt Lake City, UT 84130-0281
 517395558 +E-mail/Text: bankruptcy@capvs.com Jul 13 2018 23:36:11 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 517375575 +EDI: CITICORP.COM Jul 14 2018 03:13:00 Citibank, POB 6500, Sioux Falls, SD 57117-6500
 517375576 +EDI: WFNNB.COM Jul 14 2018 03:13:00 Comenity Victoria Secret, POB 182789,
 Columbus, OH 43218-2789
 517375577 EDI: HFC.COM Jul 14 2018 03:13:00 Direct Merchants Bank, Card Member Services,
 POB 21550, Tulsa, OK 74121
 517375580 +EDI: RMSC.COM Jul 14 2018 03:13:00 GE Capital Retail, POB 36960, Canton, OH 44735-6960
 517375583 +EDI: IIC9.COM Jul 14 2018 03:13:00 IC Systems, re: Banfield Pet, POB 64378,
 Saint Paul, MN 55164-0378
 517452886 EDI: BL-BECKET.COM Jul 14 2018 03:13:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 517375584 +EDI: CBSKOHLS.COM Jul 14 2018 03:13:00 Kohls, POB 2983, Milwaukee, WI 53201-2983
 517375586 +EDI: LTDFINANCIAL.COM Jul 14 2018 03:13:00 LTd Financial, 7322 SW FRWY, Ste 1600,
 Houston, TX 77074-2134
 517521101 +EDI: MID8.COM Jul 14 2018 03:13:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 517375587 +EDI: MERRICKBANK.COM Jul 14 2018 03:03:00 Merrick Bank, POB 9201,
 Old Bethpage, NY 11804-9001
 517375588 +EDI: MID8.COM Jul 14 2018 03:13:00 Midland Funding, re: chase L 3004-12,
 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709
 517375591 +EDI: MID8.COM Jul 14 2018 03:13:00 Midland Funding, re: DC 13903-10,
 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709
 517375590 +EDI: MID8.COM Jul 14 2018 03:13:00 Midland Funding,
 re: Citibank (DC 7869-14 / DC 3895-13), 2365 Northside Drive, Ste 300,
 San Diego, CA 92108-2709
 517375593 +EDI: MID8.COM Jul 14 2018 03:13:00 Midland Funding, re: vs Angel J 56622-13,
 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709
 517375589 +EDI: MID8.COM Jul 14 2018 03:13:00 Midland Funding, re: VJ 3449-15,
 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709
 517375592 +EDI: MID8.COM Jul 14 2018 03:13:00 Midland Funding, re: vs Angel DJ 34728-15,
 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 53

Date Rcvd: Jul 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517375596 +E-mail/Text: bankruptcydepartment@tsico.com Jul 13 2018 23:36:46 NCO financial Sys,
re: Applied Card Systems, POB 15273, Wilmington, DE 19850-5273
517386409 EDI: PRA.COM Jul 14 2018 03:13:00 Portfolio Recovery Associates, LLC,
c/o Victorias Secret, POB 41067, Norfolk VA 23541
517375606 +EDI: RMSC.COM Jul 14 2018 03:13:00 Syncb - Lowes, POB 530970, Atlanta, GA 30353-0970
517375607 +EDI: RMSC.COM Jul 14 2018 03:13:00 Syncb / Walmart, POB 965024, Orlando, FL 32896-5024
517376388 +EDI: RMSC.COM Jul 14 2018 03:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517375609 EDI: TDBANKNORTH.COM Jul 14 2018 03:13:00 TD Bank, POB 219, Lewiston, ME 04243
517375608 +EDI: WTRNBANK.COM Jul 14 2018 03:13:00 Target Nat'l Bank, POB 673,
Minneapolis, MN 55440-0673
517375611 +EDI: CITICORP.COM Jul 14 2018 03:13:00 The Home Depot, POB 6497,
Sioux Falls, SD 57117-6497

TOTAL: 28

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Peter E. Zimnis on behalf of Joint Debtor Victoria L Angel njbankruptcylaw@aol.com
Peter E. Zimnis on behalf of Debtor Douglas R Angel njbankruptcylaw@aol.com
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
J.P Morgan Mortgage Acquisition Trust 2007-CH4, Asset Backed Pass-Through Certificates, Series
2007-CH4 rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6